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Nicholas Fitzgerald Esq. -- NF/6129  
Fitzgerald & Associates, P.C.  
649 Newark Avenue  
Jersey City, NJ 07306-2303  
(201) 533-1100  
Attorney for Debtor

Caption in Compliance with D. N.J. LBR 9004-2(c)

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY --- NEWARK  
-----X

In Re:

Irene Jacome-Espinoza

Case No: 17-14949/VFP



Order Filed on May 12, 2020  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

CHAPTER 13

Hon. Vincent F. Papalia, Judge  
U.S.B.J.

Debtor

Nationstar Mortgage  
-----X

ORDER PERMITTING NATIONSTAR MORTGAGE OR MR. COOPER OR WHATEVER ENTITY HAS OWNERSHIP, POSSESSION OR CONTROL OVER THE MORTGAGE ON THE DEBTOR'S REAL PROPERTY TO ENTER INTO A FORBEARANCE AGREEMENT WITH THE DEBTOR WHEREBY THE DEBTOR WILL BE PERMITTED A DEFERMENT ON HER MORTGAGE PAYMENTS FOR A PERIOD OF 120 DAYS

The relief set forth on the following pages, numbered two (2) through two (2) is hereby ORDERED.

DATED: May 12, 2020

A handwritten signature in black ink, appearing to read "Vincent F. Papalia".  
\_\_\_\_\_  
Honorable Vincent F. Papalia  
United States Bankruptcy Judge

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Debtor: Irene Jacome-Espinoza

Case No.: 17-14949/VFP

Caption: ORDER PERMITTING NATIONSTAR MORTGAGE OR MR. COOPER OR WHATEVER ENTITY HAS OWNERSHIP, POSSESSION OR CONTROL OVER THE MORTGAGE ON THE DEBTOR'S REAL PROPERTY TO ENTER INTO A FORBEARANCE AGREEMENT WITH THE DEBTOR WHEREBY THE DEBTOR WILL BE PERMITTED A DEFERMENT ON HER MORTGAGE PAYMENTS FOR A PERIOD OF 120 DAYS TO 180 DAYS

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THIS MATTER having been opened to the Court by Nicholas Fitzgerald, the debtor's counsel, upon the debtor's Motion for an Order to obtain Bankruptcy Court authorization to enable the debtor's mortgagee to provide the debtor with a deferment on her mortgage payments for a period of 120 days; and good and sufficient cause having been found for the entry of this order; and the Court having considered the Secured Creditors' response, which refers to a forbearance period of six (6) months;

It is

**ORDERED**, that the debtor's application for Bankruptcy Court authorization to enable the debtor's mortgagee, Nationstar or Mr. Cooper, or whatever entity has ownership, possession or control, over the debtor's mortgage, to provide the debtor with a four (4) month forbearance, with an extension of up to an additional two (2) months, for a total forbearance period of six (6) months, on the payments of her mortgage, is hereby approved; and it is further

**ORDERED**, that without further Bankruptcy Court authorization or approval, the terms and conditions as agreed upon for the four (4) to six (6) month forbearance agreement, can be made directly between the debtor and the debtor's mortgagee.

## Certificate of Notice Page 3 of 3

United States Bankruptcy Court  
District of New JerseyIn re:  
Irene Jacome-Espinoza  
DebtorCase No. 17-14949-VFP  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: pdf903Page 1 of 1  
Total Noticed: 2

Date Rcvd: May 12, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 14, 2020.

db	+Irene Jacome-Espinoza,	416 18th Street, Apt 2,	Union City, NJ 07087-4426
aty	+Nicholas Fitzgerald,	Fitzgerald and Associates,	649 Newark Avenue,
		Jersey City, NJ 07306-2341	

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 14, 2020

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 12, 2020 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER  
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

Jeanette F. Frankenberg on behalf of Creditor Seterus, Inc., as authorized sub-servicer for Federal National Mortgage Association ("Fannie Mae"), a corporation organized and existing under the laws of the United States of America cmecf@sternlav.com

John R. Morton, Jr. on behalf of Creditor American Honda Finance Corporation d/b/a Honda Financial Services, Administrator for Honda Lease Trust ecfmail@mortoncraig.com, mortoncraigecf@gmail.com

Marguerite Mounier-Wells on behalf of Debtor Irene Jacome-Espinoza nadiafinancal@gmail.com, mwells@fitzgeraldcrouchlaw.com; Fitz2Law@gmail.com

Maria Cozzini on behalf of Creditor Seterus, Inc., as authorized sub-servicer for Federal National Mortgage Association ("Fannie Mae"), a corporation organized and existing under the laws of the United States of America mcozzini@sternlav.com

Maria Cozzini on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER  
mcozzini@sternlav.com

Marie-Ann Greenberg magecf@magtrustee.com

Nicholas Fitzgerald on behalf of Debtor Irene Jacome-Espinoza Fitz2Law@gmail.com

Rebecca Ann Solarz on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER  
rsolarz@kmlawgroup.com

Steven P. Kelly on behalf of Creditor Seterus, Inc skelly@sterneisenberg.com,  
bkecf@sterneisenberg.com

Steven P. Kelly on behalf of Creditor Seterus, Inc., as authorized sub-servicer for Federal National Mortgage Association skelly@sterneisenberg.com, bkecf@sterneisenberg.com

U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 12